

Rule 312 Amendment
Applicant: Ganesan, et al.
Filed: May 8, 2001
Application No.: 09/849,979

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

58. (Canceled)

59. (Previously presented) The method of Claim 64, wherein the electronic greeting card is transmitted to the designated recipient at one of 1) a time subsequent to the directing of the crediting of the funds to the deposit account, and 2) a time concurrent with the directing of the crediting of the funds to the deposit account.

60. (Currently amended) The method of Claim 64, wherein:

~~the electronic greeting card includes a hyper-link;~~

the funds are directed to be credited to the deposit account subsequent to an activation of the hyper-link; and

the deposit account is at a financial institution.

61. (Currently amended) The method of Claim 64, further comprising:

~~activating the hyper-link; and~~

receiving, via the ~~activated~~ activation of the hyper-link, information identifying the designated recipient;

wherein the funds are directed to be credited to the deposit account subsequent to receipt of the information identifying the recipient; and